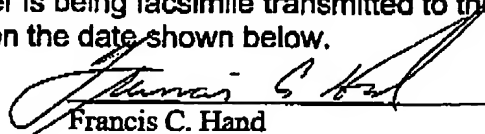


AUG 15 2006

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the USPTO at (571) 273- 8300 on the date shown below.

AUGUST 15, 2006
Date


Francis C. Hand

Art Unit: 2632

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jeffrey Schwartz
Serial No.: 10/696,296
Filed: October 29, 2003
Title: Computerized Risk Management Program

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Box PCT

AMENDMENT AFTER FINAL REJECTION

Sir:

In response to the Final Rejection dated July 25, 2006, please amend the application as follows: